

Certified Development Companies/ 504 Loan Program

The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses.

Typically, a 504 project includes a loan secured with a senior lien from a private-sector lender covering up to 50 percent of the project cost, a loan secured with a junior lien from the CDC (backed by a 100 percent SBA-guaranteed debenture) covering up to 40 percent of the cost, and a contribution of at least 10 percent equity from the small business being helped.

Ark-Tex Regional Development
Company
122 Plaza West, P. O. Box 5307
Texarkana, TX
L.D. Williamson
Richard Powell
903-832-8636
F903-832-2672

Capital Certified Development
Corporation
Wild Basin One,
110 Wild Basin Rd Ste 270
Austin, TX
Craig Pinkley
512-327-9229
800-504-2232
F512-327-9243

Cen-Tex Certified Development
Corporation.
2212 South Congress
Austin, TX
Rosa Rios Valdez
512-326-9006
F512-912-9869

Central Texas Certified
Development. Company
3000 South 31st St, Ste 501
Temple, TX
Van Smith
254-899-8546
F254-899-8333

Certified Development
Corporation of the Southwest
545 East John Carpenter
Freeway, Ste 100
Irving, TX
Susan Daywood
972-639-6911
F972-767-4400

Community Certified
Development Corporation.
8590 Highway 6 North
Houston, TX
Bill Ebersole
713-457-1650
F713-457-0652

Council Finance, Incorporated
841 N. Judge Ely, P.O. Box
3195
Abilene, TX
Tom Mann
325-672-8544
F325-675-5214

Dallas Business Finance
Corporation
351 W Jefferson Blvd, Ste 600
Dallas, TX
Charles McElrath
214-948-7800
F214-948-8104

East Texas Regional
Development Company.
3800 Stone Road
Kilgore, TX
Glynn J. Knight Mark Sweeney
903-984-8641
903-984-3989
F903-983-1440

Fort Worth Economic
Development Corporation.
1150 South Fwy, Ste 215
Fort Worth, TX
James Stokes Jr.
817-871-6444
F817-332-6456

Greater East Texas Certified
Development Corporation
100 E. Ferguson, Suite 906
Tyler, TX
John Hart
903-535-9229
F903-535-9232

North Texas Certified
Development Corporation.
600 North Central Expressway,
Ste 600-A
Plano, TX
Webb Cox
972-516-0514
F972-424-7479

Texas Certified Development
Company
1701 E. 7th St
Austin, TX
Ernest Perales
512-433-1175
800-486-8620
F512-433-1821